

**Information to identify the case:**

Debtor 1	<u>Brian D. Welsh</u>	Social Security number or ITIN	xxx-xx-1690
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy L. Welsh</u>	Social Security number or ITIN	xxx-xx-3156
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20726-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian D. Welsh

Amy L. Welsh

8/29/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian D. Welsh  
Amy L. Welsh  
Debtors

Case No. 20-20726-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 29, 2025

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian D. Welsh, Amy L. Welsh, 384 Kenneth Drive, Belle Vernon, PA 15012-3874
15207652	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas*, Revenue Recovery/Bankruptcy, PO Box 117, Columbus, OH 43216
15207687	West Penn Power-First Energy, PO Box 36157, Akron, OH 44309-3687

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 30 2025 04:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 30 2025 04:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	+ EDI: PRA.COM	Aug 30 2025 04:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15207650	+ EDI: CAPITALONE.COM	Aug 30 2025 04:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207648	+ EDI: CAPITALONE.COM	Aug 30 2025 04:08:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15224558	EDI: CAPITALONE.COM	Aug 30 2025 04:08:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15207654	+ EDI: WFNNB.COM	Aug 30 2025 04:08:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207653	+ EDI: WFNNB.COM	Aug 30 2025 04:08:00	Comenity Bank/Lane Bryant, Po Box 182789, Columbus, OH 43218-2789
15207656	+ EDI: WFNNB.COM	Aug 30 2025 04:08:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15207655	+ EDI: WFNNB.COM	Aug 30 2025 04:08:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15207657	+ EDI: WFNNB.COM	Aug 30 2025 04:08:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15207658	+ EDI: WFNNB.COM		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Aug 29, 2025

Form ID: 3180W

Total Noticed: 46

		Aug 30 2025 04:08:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
15207660	+ Email/Text: bankruptcy@credencerm.com	Aug 30 2025 00:32:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
15207659	+ Email/Text: bankruptcy@credencerm.com	Aug 30 2025 00:32:00	Credence Resource Management, LLC, Po Box 2300, Southgate, MI 48195-4300
15207661	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15207662	+ Email/Text: ebnnotifications@creditacceptance.com	Aug 30 2025 00:30:00	Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
15207663	EDI: DISCOVER	Aug 30 2025 04:08:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15212512	EDI: DISCOVER	Aug 30 2025 04:08:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15207664	+ EDI: DISCOVER	Aug 30 2025 04:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15207667	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 30 2025 00:31:00	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207665	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 30 2025 00:31:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15207669	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	Huntington National Bank, Po Box 1558, Columbus, OH 43216-1558
15207670	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15207671	EDI: IRS.COM	Aug 30 2025 04:08:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15239783	EDI: JEFFERSONCAP.COM	Aug 30 2025 04:08:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15207672	+ EDI: LENDNGCLUB	Aug 30 2025 04:08:00	LendingClub, 595 Market St, San Francisco, CA 94105-2802
15207673	+ EDI: LENDNGCLUB	Aug 30 2025 04:08:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15207676	+ EDI: AGFINANCE.COM	Aug 30 2025 04:08:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207674	+ EDI: AGFINANCE.COM	Aug 30 2025 04:08:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15207678	+ EDI: PENNDEPTREV	Aug 30 2025 04:08:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15207679	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15229417	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15207680	Email/Text: Bankruptcy.Notices@pnc.com	Aug 30 2025 00:31:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15207682	+ EDI: SYNC	Aug 30 2025 04:08:00	Synch/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207681	+ EDI: SYNC	Aug 30 2025 04:08:00	Synch/JCI Home Design, Po Box 965036, Orlando, FL 32896-5036
15209356	^ MEBN	Aug 30 2025 00:16:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Aug 29, 2025

Form ID: 3180W

Total Noticed: 46

15207684	+ EDI: SYNC	Aug 30 2025 04:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15207683	+ EDI: SYNC	Aug 30 2025 04:08:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15215989	+ Email/Text: bankruptcy@huntington.com	Aug 30 2025 00:31:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15236807	EDI: AIS.COM	Aug 30 2025 04:08:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15207685	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 30 2025 00:31:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
15207686	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 30 2025 00:31:00	West Penn Power*, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, National Association
15207651	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15207649	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15207668	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15207666	*+	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15207677	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15207675	*+	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2025 at the address(es) listed below:

Name	Email Address
Christopher M. Frye	on behalf of Joint Debtor Amy L. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Brian D. Welsh chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Denise Carlon

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Aug 29, 2025

Form ID: 3180W

Total Noticed: 46

on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 6